

**Information to identify the case:**

Debtor 1

Josette C. Ward

First Name      Middle Name      Last Name

Social Security number or ITIN    xxx-xx-7170

EIN \_\_\_\_\_

Debtor 2

(Spouse, if filing)

First Name	Middle Name	Last Name
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Social Security number or ITIN \_\_\_\_\_

EIN \_\_\_\_\_

United States Bankruptcy Court     District of New Jersey

Case number: 12-25020-JNP

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Josette C. Ward

4/10/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

## Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

## Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

## Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

## Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Josette C. Ward  
 Debtor

Case No. 12-25020-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

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 Total Noticed: 39

Date Rcvd: Apr 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2017.

db Josette C. Ward, 1521 Madison Ave, Atlantic City, NJ 08401-1718  
 aty +Corey E. Ahart, Scott H. Marcus & Associates, 121 Johnson Road, Blackwood, NJ 08012-1758  
 513126300 +Allied Interstate Inc, 3000 Corporate Exchange, Columbus, OH 43231-7689  
 513126302 +Black Expressions Book Club, PO Box 916400, Rantoul, IL 61866-6400  
 513126305 +GE Capital Retail Bank, Portfolio Recvry And Affil, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502-4952  
 516550971 M&T Bank, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206,  
 Westmont, NJ 08108  
 513126311 +McCabe, Weisberg & Conway PC, 216 Haddon Avenue, Suite 303, Westmont, NJ 08108-2811  
 513126314 South Jersey Gas, PO Box 3121, Southeastern, PA 19398-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Apr 10 2017 22:32:43 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 10 2017 22:32:39 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 513147628 EDI: PHINAMERI.COM Apr 10 2017 22:08:00 Americredit Financial Services, Inc.,  
 PO Box 183853, Arlington TX 76096  
 513141689 EDI: PHINAMERI.COM Apr 10 2017 22:08:00 AmeriCredit Financial Services, Inc.,  
 PO Box 183853, Arlington, Texas 76096  
 513152152 EDI: AIS.COM Apr 10 2017 22:08:00 American InfoSource LP as agent for,  
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 513288904 EDI: AIS.COM Apr 10 2017 22:08:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 513205679 EDI: AIS.COM Apr 10 2017 22:08:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 513126301 +E-mail/Text: bankruptcy@pepcoholdings.com Apr 10 2017 22:32:17 Atlantic City Electric,  
 PO Box 13610, Philadelphia, PA 19101-3610  
 513162114 E-mail/Text: bankruptcy@pepcoholdings.com Apr 10 2017 22:32:17 Atlantic City Electric,  
 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600  
 513126315 EDI: AISTMBL.COM Apr 10 2017 22:08:00 T-Mobile, PO Box 742596,  
 Cincinnati, OH 45274-2596  
 513126303 +EDI: CHASE.COM Apr 10 2017 22:08:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 513610405 +E-mail/Text: bncmail@w-legal.com Apr 10 2017 22:32:51 Cheswold (Ophrys), LLC,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 513151833 +EDI: TSYS2.COM Apr 10 2017 22:08:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
 513126304 EDI: TSYS2.COM Apr 10 2017 22:08:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 513159990 EDI: RMSC.COM Apr 10 2017 22:08:00 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 513126306 EDI: RMSC.COM Apr 10 2017 22:08:00 Geocrb/lowes, P.O. Box 965005,  
 Orlando, FL 32896-5005  
 513126307 EDI: RMSC.COM Apr 10 2017 22:08:00 Geocrb/sams Club, PO Box 965005,  
 Orlando, FL 32896-5005  
 513126308 EDI: PHINAMERI.COM Apr 10 2017 22:08:00 Gm Financial, PO Box 181145,  
 Arlington, TX 76096-1145  
 513126309 +EDI: LTDFINANCIAL.COM Apr 10 2017 22:08:00 LTD Financial Services,  
 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134  
 513126310 E-mail/Text: camanagement@mtb.com Apr 10 2017 22:32:22 M And T Bank, 1 Fountain Plz,  
 Buffalo, NY 14203-1420  
 513285189 E-mail/Text: camanagement@mtb.com Apr 10 2017 22:32:22 M&T Bank, P.O. Box 1288,  
 Buffalo, NY 14240-1288  
 514809749 E-mail/Text: camanagement@mtb.com Apr 10 2017 22:32:22 M&T Bank, P.O. Box 840,  
 Buffalo, NY 14240-1840  
 513126312 +EDI: MID8.COM Apr 10 2017 22:08:00 Midland Funding, 8875 Aero Dr,  
 San Diego, CA 92123-2255  
 513340249 EDI: PRA.COM Apr 10 2017 22:08:00 Portfolio Recovery Associates, LLC, c/o Wal-mart,  
 POB 41067, Norfolk VA 23541  
 513883852 +EDI: PRA.COM Apr 10 2017 22:08:00 PRA Receivables Management, LLC, POB 41067,  
 Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
 513883851 +EDI: PRA.COM Apr 10 2017 22:08:00 PRA Receivables Management, LLC, POB 41067,  
 Norfolk, VA 23541-1067  
 513126313 +E-mail/Text: Supportservices@receivablesperformance.com Apr 10 2017 22:33:26  
 Receivables Performance Management, 20816 44th Ave W, Lynnwood, WA 98036-7744  
 513154326 +E-mail/Text: bncmail@w-legal.com Apr 10 2017 22:32:51 TARGET NATIONAL BANK,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 513126316 EDI: WTRRNBNK.COM Apr 10 2017 22:08:00 Tnb - Target, PO Box 673,  
 Minneapolis, MN 55440-0673  
 513126317 EDI: VERIZONCOMB.COM Apr 10 2017 22:08:00 Verizon, PO Box 4830, Trenton, NJ 08650-4830  
 513126318 +EDI: RMSC.COM Apr 10 2017 22:08:00 Walmart, PO Box 981400, El Paso, TX 79998-1400  
 TOTAL: 31

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 39

Date Rcvd: Apr 10, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Cheswold (Ophrys), LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 12, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2017 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor M&T Bank NJECFMAIL@mw-c-law.com  
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Joseph J. Rogers on behalf of Debtor Josette C. Ward jjresq@comcast.net, jjresql@comcast.net  
Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marisa Myers Cohen on behalf of Creditor M&T Bank mcohen@mw-c-law.com, jhillier@mw-c-law.com  
TOTAL: 7